

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

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I had to add language to sub. (8) (a) to cover the situation when the borrower does not submit any information or documents. In sub. (5) (c), the borrower needs to provide information or documents only if he or she has the information or documents.

Another way to deal with this is to have the mortgagee request the information or documents and include with that request a form that the borrower must complete and return to the requester if the borrower will not be submitting anything.

Also, I added a time limit for requesting information under sub. (5) (a).

Robert P. Nelson
Senior Legislative Attorney
Phone: (608) 267-7511
E-mail: robert.nelson@legis.wisconsin.gov